



What's New?

From the Benefits and Entitlements Service Team (BEST)

8 Oct 04

Thrift Savings Plan (TSP) Open Season Begins 15 Oct 04. The TSP open season begins on 15 Oct 04 and runs through 31 Dec 04. Open season enrollments or changes made 15 Oct – 11 Dec will be effective 12 Dec 04 and reflected on 31 Dec 04 leave and earnings statements. Elections made 12 - 31 Dec 04 will be effective at the beginning of the pay period following the pay period in which the election was made. Effective with this open season, the maximum employee contribution rates are increasing. FERS employees may contribute up to 15 percent of basic pay, and CSRS employees may contribute up to 10 percent. The maximum amount an employee may contribute to TSP in 2005 is \$14,000. Air Force-served civilian employees will use the EBIS web application or the BEST phone automated system to make open season enrollments or changes. For more information, go to the [BEST Homepage](#) and click on “Thrift Savings Plan.”

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Thrift Savings Plan Rates of Return for September 2004. The following chart represents the change in respective share prices for all the funds for Sep 04. The changes in share prices reflect net earnings after accrued TSP administrative expenses, trading costs and accrued investment managements fees have been deducted. Percentages in () are negative returns. The G, F, C, S, and I Fund returns for the last 12 months assume unchanging balances (time-weighting) from month to month, and assume that earnings are compounded on a monthly basis. For more information, including share costs, go to the TSP Homepage at www.tsp.gov and click on Rates of Returns.

	G Fund	F Fund	C Fund	S Fund	I Fund
September 2004	0.38%	0.29%	1.11%	3.92%	2.05%
<u>Last 12 Months</u> (10/1/2003 - 9/30/2004)	4.34%	3.61%	13.87%	18.21%	21.63%